

<b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)		Docket Number (Optional)	Application Number
		96-108XX	Not Yet Assigned
		Applicant(s) Jay S. WALKER et al.	
		Filing Date	Group Art Unit
		September 1, 2000	Not Yet Assigned

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SJS	A	4,774,664	9/27/88	Campbell et al.			
SJS	B	5,297,026	3/22/94	Hoffman			
SJS	C	5,477,040	12/19/95	Lalonde			
SJS	D	5,513,250	4/30/96	McAllister			
SJS	D1	4,724,521	2/9/88	Carron et al.			
SJS	D2	5,663,757	9/2/97	Morales			

FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
SJS	E	Marsha Kay Seff, "Pre-approved Plastic Provides Punch for Purchasing a Home", The San Diego Union-Tribune, May 8, 1988, Real Estate Section; Ed. 1,2; at pg. F-22.
SJS	F	Paul Deckelman, "American Express Launches New Optima Card Strategy", Copyright 1992 U. P.I., February 5, 1992 Financial Section.

EXAMINER 	DATE CONSIDERED 12/22/03
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SJS	G	Beth Kobliner, "How to Get Better Deals on Loans and Credit Cards", Money Magazine, June 1992 at pg. 39.
SJS	H	Glenn B. Canner, Charles A. Luckett, Wayne C. Cook, Mark A. Peirce; "Developments in the Pricing of Credit Card Services", Federal Reserve Bulletin, September 1992, Vol. 78; No. 9; at pg 652.
SJS	I	Vanessa O'Connell, "When It Pays to Wrestle with Your Banker", Money Magazine, September 1994 at pg. 80.
SJS	J	Jim Callahan, "The Irvine Solution: By Cutting Red Tape and Being More Accommodating to Business, the City of Irvine Has Once Again Become a Center for Job Growth", Orange County Metropolitan, December 15, 1994 at pg. 44.
SJS	K	Mark Dillon, "Credit Card Features a Fixed Interest Rate", Winston-Salem Journal, February 8, 1995 Section C at pg 8.
SJS	L	"United Kingdom: Two Banks Launch Gold Visa Cards", Cards International, November 9, 1995 at pg. 3.
SJS	M	"Malaysia: Arab Bank Launches First Credit Card", Cards International, November 9, 1995 at pg. 2.
SJS	N	"Trust Co. Leapfrogs Into Lending on The Internet; Becomes the First Banking Institution to Approve Loans over The Internet", Bank Technology News, December 1, 1995 at pg. 11.
SJS	O	Debra Fowler, "Consumers Lose Their Way in Blizzard of Credit Card Offers", The Houston Chronicle, December 26, 1995, Business Section at pg. 1.
SJS	P	"Preparing for the Smart Revolution", Cards International, January 30, 1996, Feature Section at pg. 11.
SJS	Q	"Risk-based Repricing Draws Flak", Credit Card Management, January 1996, Vol. 8, No. 10 at pg. 13.
SJS	R	Patricia Sabatini, "Card Sharks; Lurking in the Sea of Offers you get from Credit Card Companies are Some Nasty Surprises....", Pittsburgh Post-Gazette, February 4, 1996, Business Section at pg. C1.

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S

"Howard I. Akins Named Chief Financial Officer of New York Life Insurance; Five Senior Vice Presidents Elected", Business Wire, April 9, 1996.

T

John Kostrzewa, "Two Banks Offer Credit With a Philanthropic Twist", Providence Journal-Bulletin, April 10, 1995 at pg. H1.

U

"UK Banks are 'a Bunch of Clowns'", Retail Banker International, April 24, 1996 at pg. 9.

V

"A New Debit Day Dawns for Department Totes", Debit Card News, April 29, 1996.

W

Richard Rolfe, "Here Come The Yankees", Credit Card Management, June 1996 at pg. 92-98.

X

Diane West, "Tech Firms Look To Secure Internet-Based Transactions", National Underwriter, Property & Casualty/Risk & Benefits Management Edition, July 17, 1996 The Web Page Section at pg. 6.

Y

L. H. Otis, "Regulators Move to Curtail Two Progressive Practices", National Underwriter, Property & Casualty/Risk & Benefits Management Edition, July 8, 1996 at pg. 1.

Z

Nancy Lloyd, "Lay Your Cards On The Table", Sacramento Bee, July 28, 1996, Metro Final, SCENE Section at pg. D1.

AA

"U. S. Issuers Invade British Credit Card Market", Copyright 1996 American Banker, Asset-Backed Securities Week, Vol. 2, No. 32 at pg. 1.

BB

"Big Potential in a Small Market", Cards International, September 17, 1996, Feature Section at pg. 12.

CC

Steve Lodge, "No Big Deal From the Pru", The Independent, September 29, 1996, Business Section at pg. 17.

DD

Miriam Hill, "Keybank USA Card Rates Lower for Fast Bill Payers", The Plain Dealer, September 30, 1996 Personal Finance Section at pg. 4D.

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EE

Jeffrey Kutler, "KeyCorp Card: Higher Payments Mean Lower Rates", The American Banker, September 30, 1996, Credit/Debit/ATMS Section at pg. 8.

FF

Kathy M. Kristof, "Consumer Checklist/ Kathy M. Kristof; Free Round of Talks at the Bar", Los Angeles Times, October 18, 1996, Home Edition, Business Section; Part D at pg. 3.

GG

"Concentrating on Quality", Cards International, March 12, 1996 Feature Section at pg. 9.

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INFORMATION DISCLOSURE CITATION	Docket Number	Serial Number
	96-108-C2	99/654,933
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Filing Date	Group Art Unit	
September 1, 2000	2161	

### U.S. PATENT DOCUMENTS

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### FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
SYS	A	WO 96/22576	07/25/96	PCT				
SYS	B	WO 96/41293	12/19/96	PCT				
SYS	C	WO 97/04410	02/06/97	PCT				
SYS	D	WO 98/13779	04/02/98	PCT				
SYS	E	WO 99/21096	04/29/99	PCT				
SYS	F	WO 00/60487 A1	10/12/00	PCT				

### OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

SYS	G	Parkinson, Kenneth L., "Putting Off-the-Shelf Software to Work", Corporate Cashflow, May 1992, No. 5, Vol. 13, pg. 57, ISSN: 10400311.
SYS	H	Spitzer, Tom, "E-Business Makeover", December 7 1999, Intelligent Enterprise, pp. 29-30, 34, 36-37.

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